

# UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

In re: MICHAEL B THOMAS  
DIANE C THOMAS  
Debtor(s)

Case No.: 14-13897-jps

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Craig Shopneck - CLEVELAND, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2014.
- 2) The plan was confirmed on 10/22/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/18/2016.
- 6) Number of months from filing or conversion to last payment: 28.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 287,087.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All Checks distributed by the trustee relating to this case have not cleared the bank.

### Receipts:

Total paid by or on behalf of the debtor:	\$37,146.45
Less amount refunded to debtor:	\$1,806.02

<b>NET RECEIPTS:</b>	<b>\$35,340.43</b>
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### Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,350.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,592.85
Other:	\$.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,942.85</b>
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Attorney fees paid and disclosed by debtor:	\$.00
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### Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ATTORNEY GENERAL OF US	Unsecured	NA	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	382.00	NA	NA	.00	.00
BANK OF AMERICA	Unsecured	NA	NA	NA	.00	.00
BANK OF AMERICA NA	Secured	20,269.00	20,294.42	20,294.42	8,649.60	1,930.40
BANK OF AMERICA NA	Secured	22,000.00	22,440.69	22,440.69	8,853.62	2,186.38
BANK OF AMERICA NA	Unsecured	382.00	NA	NA	.00	.00
BARCLAYS	Unsecured	NA	NA	NA	.00	.00
BILL ME LATER	Unsecured	2,268.98	NA	NA	.00	.00
CAPITAL ONE NA	Unsecured	1,301.00	1,492.42	1,492.42	321.95	.00
CERASTES LLC	Unsecured	7,422.00	8,565.86	8,565.86	1,888.69	.00
CERASTES LLC	Unsecured	NA	.00	.00	.00	.00
CHASE/BANK ONE	Unsecured	2,594.00	NA	NA	.00	.00
CITI CARDS	Unsecured	NA	NA	NA	.00	.00

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CITI CARDS	Unsecured	NA	NA	NA	.00	.00
DEPARTMENT OF THE TREASURY IRS	Priority	1,500.00	1,469.13	1,469.13	23.71	.00
DEPARTMENT OF THE TREASURY IRS	Unsecured	NA	16.71	16.71	.00	.00
DEPARTMENT OF THE TREASURY IRS	Unsecured	NA	.00	.00	.00	.00
ECAST SETTLEMENT CORP	Unsecured	12,556.00	12,556.66	12,556.66	2,760.67	.00
ECAST SETTLEMENT CORP	Unsecured	8,156.00	8,156.58	8,156.58	1,798.45	.00
HSBC MORTGAGE SERVICES	Secured	40,716.00	39,711.11	39,711.11	.00	.00
HSBC MORTGAGE SERVICES	Unsecured	NA	.00	.00	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	.00	.00
KOHL'S	Unsecured	1,301.00	NA	NA	.00	.00
OFFICE OF THE US ATTORNEY	Unsecured	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	.00	.00	.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Secured	2,000.00	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	4,812.00	4,812.66	4,812.66	1,059.75	.00
PORTFOLIO RECOVERY ASSOCIATES L	Unsecured	2,172.00	4,197.85	4,197.85	924.36	.00
THIRD FEDERAL SAVINGS & LOAN	Secured	64,422.00	64,073.91	64,073.91	.00	.00
US ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00

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WELTMAN WEINBERG & REIS CO LPA	Unsecured	NA	.00	.00	.00	.00

### Summary of Disbursements to Creditors:

#### **Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	42,735.11	17,503.22	4,116.78
All Other Secured:	103,785.02	.00	.00
<b>TOTAL SECURED:</b>	<b>146,520.13</b>	<b>17,503.22</b>	<b>4,116.78</b>

#### **Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	1,469.13	23.71	.00
<b>TOTAL PRIORITY:</b>	<b>1,469.13</b>	<b>23.71</b>	<b>.00</b>

#### **GENERAL UNSECURED PAYMENTS:**

39,798.74      8,753.87      .00

#### **Disbursements:**

Expenses of Administration:	\$4,942.85
Disbursements to Creditors:	\$30,397.58

#### **TOTAL DISBURSEMENTS:**

\$35,340.43

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 10/25/2016

By: /s/Craig Shopneck - CLEVELAND

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.